

## CLAIMS:

What is claimed is:

1 1. A method of facilitating account statement reconcili-  
2 ation, comprising:

3 associating selected transactions within data records for  
4 an account to form a transaction group which may be treated  
5 both as a single transaction and as a plurality of individual  
6 transactions; and

7 displaying a total for said transaction group, wherein  
8 said total for said transaction group may be readily  
9 reconciled with a consolidated entry in an external account  
0 statement.

1 2. The method of claim 1, wherein the step of associating  
2 selected transactions within data records for an account to  
3 form a transaction group further comprises:

4 instantiating a container object to contain data records  
5 for said transaction group.

6 3. The method of claim 1, wherein the step of associating  
1 selected transactions within data records for an account to  
2 form a transaction group further comprises:

3 supporting selection of multiple data records; and  
4 providing an option for associating multiple selected  
5 data records as a transaction group.  
6

1 4. The method of claim 1, further comprising:  
2 displaying a visual indicator of said association of said  
3 transaction group.

1 5. The method of claim 1, further comprising:

2 forming a plurality of transaction groups within said  
3 data records for said account; and  
4 displaying a total for each transaction group within said  
5 plurality of transaction groups.

1 6. The method of claim 5, further comprising:  
2 identifying unreconciled transactions within data records  
3 for said account; and  
4 determining whether said unreconciled transactions  
5 include at least one transaction from a transaction group.

1 7. The method of claim 5, further comprising:  
2 displaying a visual indicator of each transaction group  
3 within said plurality of transaction groups.

1 8. An apparatus for facilitating account statement recon-  
2 ciliation, comprising:  
3 association means for persistently associating selected  
4 transactions within data records for an account to form a  
5 transaction group which may be selectively treated as a single  
6 transaction; and  
7 display means for displaying a total for said transaction  
8 group, wherein said total for said transaction group may be  
9 readily reconciled with a consolidated entry in an external  
10 account statement.

1 9. The apparatus of claim 8, wherein said association means  
2 further comprises:  
3 instantiation means for instantiating a container object  
4 to contain data records for said transaction group.

1 10. The apparatus of claim 8, wherein said association means

2 further comprises:

3 means for supporting selection of multiple data records;  
4 and

5 means for providing an option for associating multiple  
6 selected data records as a transaction group.

1 11. The apparatus of claim 8, further comprising:

2 indication means for displaying a visual indicator of  
3 said association of said transaction group.

1 12. The apparatus of claim 8, further comprising:

2 association means for forming a plurality of transaction  
3 groups within said data records for said account; and

4 display means for displaying a total for each transaction  
5 group within said plurality of transaction groups.

1 13. The apparatus of claim 12, further comprising:

2 identification means for identifying unreconciled  
3 transactions within data records for said account; and

4 determination means for determining whether said  
5 unreconciled transactions include at least one transaction  
6 from a transaction group.

1 14. The apparatus of claim 12, further comprising:

2 indication means for displaying a visual indicator of  
3 each transaction group within said plurality of transaction  
4 groups.

1 15. A computer program product for use with a data processing  
2 system, comprising:

3 a computer usable medium;

4 first instructions on said computer usable medium for

5 associating selected transactions within data records for an  
6 account to form a transaction group having a data record  
7 distinct from data records for said selected transactions; and  
8 second instructions on said computer usable medium for  
9 displaying a total for said transaction group, wherein said  
10 total for said transaction group may be readily reconciled  
11 with a consolidated entry in an external account statement.

1 16. The computer program product of claim 15, wherein said  
2 first instructions further comprise:

3 instructions for instantiating a container object to  
4 contain data records for said transaction group.

1 17. The computer program product of claim 15, wherein said  
2 first instructions further comprises:

3 instructions for supporting selection of multiple data  
4 records; and

5 instructions for providing an option for creating said  
6 data record associating multiple selected data records as a  
7 transaction group.

1 18. The computer program product of claim 8, further  
2 comprising:

3 third instructions on said computer usable medium for  
4 displaying a visual indicator of said association of said  
5 transaction group.

1 19. The computer program product of claim 15, further  
2 comprising:

3 third instructions on said computer usable medium for  
4 forming a plurality of transaction groups within said data  
5 records for said account; and

fourth instructions on said computer usable medium for displaying a total for each transaction group within said plurality of transaction groups.

20. The computer program product of claim 19, further comprising:

fifth instructions on said computer usable medium for identifying unreconciled transactions within data records for said account; and

sixth instructions on said computer usable medium for determining whether said unreconciled transactions include at least one transaction from a transaction group.

21. An Internet client, comprising:

a data processing system receiving and transferring data over the Internet; and

records for account transactions stored within said data processing system, said records including at least one transaction group record persistently maintaining an association of records for selected transactions within said account transactions.

22. The Internet client of claim 21, wherein said data processing system further comprises:

means for retrieving transaction information over the Internet; and

means for comparing said transaction group record to said retrieved transaction information separately from said records for said selected transactions.

23. The Internet client of claim 21, wherein said data processing system further comprises:

3 means for displaying a visual indicator of said trans-  
4 action group in a display of said records for said selected  
5 transactions.

1 24. The Internet client of claim 21, wherein said data  
2 processing system further comprises:

3 means for uniformly indicating a state of each of said  
4 selected transactions.

1 25. An Internet server, comprising:

2 a data processing system receiving and transferring data  
3 over the Internet;

4 a storage device maintaining account transaction records  
5 for an account; and

6 software operable in said data processing system for:

7 receiving an external request for transaction  
8 records for said account over the Internet;

9 comparing said external transaction records to said  
10 account transaction records;

11 transmitting said account records over the Internet;  
12 and

13 transmitting a signal over the Internet for  
14 initiating a determination of whether said account  
15 records includes a match to a transaction group.

1 26. A method of automatically reconciling account transaction  
2 records with user transaction records over the Internet,  
3 comprising:

4 transmitting information regarding an account from a  
5 server over the Internet to a user unit;

6 comparing said information regarding said account to  
7 corresponding information from said user transaction records;

8 determining matches between said account information and  
9 said user transaction records at said user unit;  
10 identifying transaction groups for which a match is  
11 determined; and  
12 altering a state associated with user transaction records  
13 for individual transactions within said transactions groups.

1 27. The method of claim 26, wherein the step of transmitting  
2 information regarding an account from a server over the  
3 Internet to a user unit further comprises:

4 formatting a request for said information in HTML.

1 28. The method of claim 26, wherein the step of determining  
2 matches between said account information and said user trans-  
3 action records at said user unit further comprises:

4 identifying user transaction records matching said  
5 account information which persistently maintain an association  
6 of selected user transaction records.

1 29. The method of claim 28, wherein the step of altering a  
2 state associated with user transaction records for individual  
3 transactions within said transactions groups further  
4 comprises:

5 altering a flag associated with said selected user  
6 transaction records.